

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

**Billy Joe Disinger and Cathy Geraldine
Disinger**

a/k/a Cathy Scarlett

S.S. Nos.: xxx-xx-1219 and xxx-xx-5897

Mailing Address: 2 Tanglewood Drive, Southern Pines, NC 28387-

Case No. 11-80439

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on March 15, 2011.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: March 28, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET
 (MIDDLE DISTRICT - DESARDI VERSION)

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Retain	Creditor Name	Sch D #	Description of Collateral
	None		

ARREARAGE CLAIMS

Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)
	None			**
				**
				**
				**
				**
	None			**
				**
				**
				**

Date: 3/10/11

Lastname-SS#: Disinger-1219

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral
None	None

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	None			N/A	n/a		
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

STD - SECURED DEBTS w/ FMV

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	None			5.00			
				5.00			
				5.00			
				5.00			

STD - SECURED DEBTS w/ 100%

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	None			5.00			
				5.00			
				5.00			
				5.00			
				5.00			

ATTORNEY FEE (Unpaid part)		Amount
Law Offices of John T. Orcutt, P.C.		\$2,800
SECURED TAXES		Secured Amnt
IRS Tax Liens		
Real Property Taxes on Retained Realty		
UNSECURED PRIORITY DEBTS		Amount
IRS Taxes		\$758
State Taxes		\$14
Personal Property Taxes		
Alimony or Child Support Arrearage		
CO-SIGN PROTECT (Pay 100%)		Int. %
All Co-Sign Protect Debts (See*)		
GENERAL NON-PRIORITY UNSECURED		Amount**
DMI=	None(\$0)	None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **105** per month for **36** months, then
 \$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **28.32** months.

Sch D # = The number of the secured debt as listed on Schedule D

Adequate Protection = Monthly 'Adequate Protection' payment amt.

* = May include up to 2 post-petition payments

* Co-sign protect on all debts so designated on the filed schedules

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

North Carolina Department of Revenue c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629	US Attorney's Office (ED)** 310 New Bern Avenue Suite 800, Federal Building Raleigh, NC 27601-1461	Cash Jar Post Office Box 025250 Miami, FL 33102-5250
Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504	500 Fast Cash 418 G St SE Miami, OK 74354-8210	Cash Jar Post Office Box 025250 # 15050 Miami, FL 33102-5250
Credit Bureau Post Office Box 26140 Greensboro, NC 27402	ABC Loan 286 Waterloo Path Olympia, WA 98513	Cash Jar PO BOX 1639 Belize City, Belize, CA
NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006	Advantage Cash Services Post Office Box 111 Miami, OK 74354-1904	Cash Jar 2500 Wilcrest Drive Suite 201 Houston, TX 77042
Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241	Ameriloan 3531 P Street NW Post Office Box 111 Miami, OK 74355	Cash Jar PO BOX 025250, #15050 Miami, FL 33102
Experian P.O. Box 2002 Allen, TX 75013-2002	Ameriloan.com Internet Cash Advance Marketing #5-2368 Laurel Street Vancouver, BC V5Z4M9	Cash USA Solomon Internet 2780 South Jones Boulevard Las Vegas, NV 89146
Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000	Bank of America Post Office Box 15026 Wilmington, DE 19886-5026	Century Link Post Office Box 4300 Carol Stream, IL 60197-4300
ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125	Bureau of Recovery, LLC 1813 East Dyer Raod Suite 411 Santa Ana, CA 92705	Cooper's Pharmacy Post Office Box 668 Vass, NC 28394
Internal Revenue Service (ED)** Post Office Box 7346 Philadelphia, PA 19101-7346	Capital One Post Office Box 85015 Richmond, VA 23285-5075	Credit Bureau Post Office Box 26140 Greensboro, NC 27402-6140

Credit One Bank 585 South Pilot Street Las Vegas, NV 89119	George Brown Associates, Inc. 2200 Crown Post Executive Dr. Charlotte, NC 28227	North Carolina Department of Revenue c/o Reginald S. Hinton Post Office Box 25000 Raleigh, NC 27640-5000
Credit Protection 13355 Noel Road #2100 Dallas, TX 75240-6612	GMAC Mortgage Post Office Box 4622 Waterloo, IA 50704	North Carolina Dept of Revenue Post Office Box 1168 Raleigh, NC 27602-1168
Jackie & Anita Dove 1277 Laurel Court Vass, NC 28394	HSBC Bank Post Office Box 5253 Carol Stream, IL 60197	North Carolina Employment Security Commission Post Office Box 26504 Raleigh, NC 27611-6504
E Payday Loans Post Office Box 571992 Salt Lake City, UT 84157	Internal Revenue Service Post Office Box 7346 Philadelphia, PA 19101-7346	Paragon Leasing/Alliance 9757 Military Parkway Dallas, TX 75227
Extrafunds.com c/o Tribal Court Post Office Box 140 Box Elder, MT 59521	JC Christensen & Associates Post Office Box 519 Sauk Rapids, MN 56379	PDLnow.com Post Office Box 5135 Wilmington, DE 19808
First Health Center for Health and Fitness 170 Memorial Drive Pinehurst, NC 28374	Law Offices of John T. Orcutt 6616-203 Six Forks Road Raleigh, NC 27615	Pinehurst Medical 205 Page Road Pinehurst, NC 28374
First Premier 3820 North Louise Avenue Sioux Falls, SD 57107	Merrick Bank 10705 South Jordan Gateway Suite 200 South Jordan, UT 84095	Progress Energy Carolinas c/o Interstate Credit Collections Post Office Box 3136 Winston Salem, NC 27102-3136
GC Services 6330 Gulfton Houston, TX 77081	Midland 8875 Aero Drive Ste 200 San Diego, CA 92123	Resurgent 625 Pilot Road Ste 2 Las Vegas, NV 89119
Genesis Financial c/o Tate & Kirlin Associates 2810 Southampton Road Philadelphia, PA 19154	NCO Financial Systems Post Office Box 15630 Wilmington, DE 19850	Robinson, Regan & Young, P.C. 260 Cumberland Bend Nashville, TN 37228-1804

Santander
8585 North Stemmons Freeway
Suite 1100-N
Dallas, TX 75247

US Attorney's Office
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Spot on Loans
Post Office Box 140
Box Elder, MT 59521

Water Service Corporation
c/o Affiliated Credit Services
Post Office Box 7739
Rochester, MN 55903

Sprint
Post Office Box 8077
London, KY 40742

WFNNB/FBVI
PO Box 182273
Columbus, OH 43218

SSM Group
Post Office Box 558
Mission, KS 66201

SST/CIGPFI
4315 Pickett Road
Saint Joseph, MO 64503

Star Cash Processing
Post Office Box 111
Miami, OK 74355-0111

Stevens Driving Academy of Texas
9757 Military Parkway
Dallas, TX 75227

Time Warner Cable
Attn: Collections
2505 Atlantic Avenue
Raleigh, NC 27604

Time Warner Cable
Post Office Box 9037
Addison, TX 75001-9037